



# Vigor<sup>®</sup>

Winter 2014-2015

A Newsletter for Subscribers of  
Blue Cross and Blue Shield of Vermont  
and The Vermont Health Plan



## The Power of Music

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**BlueCross BlueShield  
of Vermont**

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Blue Cross and Blue Shield of Vermont publishes *Vigor*® for members and other interested parties.

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We'd like to hear from you.

This newsletter is for informational purposes only and is not intended to serve as medical or legal advice.

For information about any of the events listed, please email [events@bcbsvt.com](mailto:events@bcbsvt.com) or call (802) 764-4858.

To find our up-to-date Community Calendar, visit [www.bcbsvt.com/calendar](http://www.bcbsvt.com/calendar)



## Community Events Calendar

### JANUARY

24

#### BCBSVT's Snow Days

Join us for an afternoon of free cross-country skiing and snowshoeing.

11 a.m.–3 p.m.

Grafton Ponds Outdoor Center  
Contact: [events@bcbsvt.com](mailto:events@bcbsvt.com)  
[www.bcbsvt.com/snowdays](http://www.bcbsvt.com/snowdays)

27

#### Vermont Farm Show

Visit the Healthy Farmers booth for free screenings, massages and to ride our smoothie bike!

9 a.m.–5 p.m.  
Champlain Valley Expo,  
Essex Junction  
[www.vtfarmshow.com](http://www.vtfarmshow.com)

28

#### Vermont Farm Show

Visit the Healthy Farmers booth for free screenings, massages and to ride our smoothie bike!

9 a.m.–6 p.m.  
Champlain Valley Expo,  
Essex Junction  
[www.vtfarmshow.com](http://www.vtfarmshow.com)

29

#### Vermont Farm Show

Visit the Healthy Farmers booth for free screenings, massages and to ride our smoothie bike!

9 a.m.–4 p.m.  
Champlain Valley Expo,  
Essex Junction  
[www.vtfarmshow.com](http://www.vtfarmshow.com)

31

#### Vermont 50 Plus and Baby Boomers Expo

The largest event for baby boomers and seniors in Northern New England. Visit our table!

9 a.m.–4 p.m.  
Sheraton Hotel and  
Conference Center, Burlington  
[www.vermontmaturity.com/expo](http://www.vermontmaturity.com/expo)

### FEBRUARY

7

#### BCBSVT's Snow Days

Join us for an afternoon of free cross-country skiing and snowshoeing.

11 a.m.–3 p.m.  
Bolton Valley Resort  
Contact: [events@bcbsvt.com](mailto:events@bcbsvt.com)  
[www.bcbsvt.com/snowdays](http://www.bcbsvt.com/snowdays)

28

#### Tubbs® Romp to Stomp

Raise awareness for the fight against breast cancer, and get your snowshoe on while you're at it!

8:45 a.m.–1 p.m.  
Stratton Mountain Resort  
[www.tubbsromptostomp.com/vt](http://www.tubbsromptostomp.com/vt)

#### Vermont's Original Pregnancy and Baby Expo

Visit our table and learn about our Better Beginnings® maternal health program!

10 a.m.–3 p.m.  
Sheraton Hotel and  
Conference Center,  
Burlington  
[www.vtspregnancybabyexpo.com](http://www.vtspregnancybabyexpo.com)

#### BCBSVT's Snow Days

Join us for an afternoon of free cross-country skiing and snowshoeing.

11 a.m.–3 p.m.  
Mountain Top Inn  
and Resort,  
Chittenden  
Contact:  
[events@bcbsvt.com](mailto:events@bcbsvt.com)  
[www.bcbsvt.com/snowdays](http://www.bcbsvt.com/snowdays)

### MARCH

14

#### Vermont Women's Expo

Visit our table for health care information and more!

10 a.m.–4 p.m.  
Champlain Valley Expo,  
Essex Junction  
[www.vermontwomensexpo.com](http://www.vermontwomensexpo.com)

#### BCBSVT's Snow Days

Join us for an afternoon of free cross-country skiing and snowshoeing.

11 a.m.–3 p.m.  
Q Burke Mountain Resort  
Contact: [events@bcbsvt.com](mailto:events@bcbsvt.com)  
[www.bcbsvt.com/snowdays](http://www.bcbsvt.com/snowdays)



Join us for Snow Days!





## President's Message

Just having passed the holiday season and still amid our busy open enrollment time here at Blue Cross and Blue Shield of Vermont (BCBSVT), I know

I speak for my employees and myself when I say that there is certainly no shortage of things to do. And I'm sure you can relate, as the end of a year marks a busy time for most all of us. One thing that helps me manage stress during this busy time is the thought of the new year.

A new year signifies a fresh start—whether at work, with your health or in meeting other personal goals. It's a time to reflect on the past year and reset. Most of us do take the time to make resolutions for the upcoming year related to our diet and exercise or other habits and aspirations we may have. But as we all know too well, the toughest part isn't setting the resolutions, but following through with them.

BCBSVT's My Blue Health and Wellness Center<sup>SM</sup> provides excellent tools to help you achieve your goals. If you visit [mybluehealth.bcbsvt.com](http://mybluehealth.bcbsvt.com), you'll find a health log where you can enter and track biometric data. You'll also find online wellness workshops for weight and stress management, diabetes, nutrition, smoking cessation and high blood pressure. One of our newer features, and my personal favorite, gives you the ability to ask a fitness specialist or nutritionist any question you may have. You can ask questions of these wellness experts through secure messaging.

I encourage you to take advantage of My Blue Health and Wellness Center as we journey through the new year. Make some resolutions, and stick to them! I'll be working right along with you.

Sincerely,

Don George, President and CEO

**Local.**

**Independent.**

**Not-For-Profit.**

## Minimum Essential Coverage: How to report on your 2013 tax return

Now that most Americans, by law, must have health insurance, you now have a new reporting requirement at

tax time. On your federal tax return, you must either check a box, stating that you had "minimum essential coverage" all year or document in which months of the

year each of your household members had coverage. All Blue Cross and Blue Shield of Vermont (BCBSVT) and The Vermont Health Plan (TVHP) products constitute minimum essential coverage. Therefore, if you have had a BCBSVT or TVHP plan for all of 2014, you can feel confident in checking the "yes" box. You need not furnish any information with your tax return to prove it, but you may wish to keep a copy of your membership history with your tax records in case of an audit or other Internal Revenue Service (IRS) inquiry. To print a copy of your membership history, log into our Member Resource Center at [www.bcbsvt.com/mrc](http://www.bcbsvt.com/mrc). There, you can view and print information for each of your household members.



**This article does not constitute as tax advice.  
Please consult your tax advisor for any tax questions.**

**Vigor**  
[www.bcbsvt.com](http://www.bcbsvt.com)



# The Power of Music

By, Allyson Bartlett

## Do Re Mi Fa So La Ti...

The sound of music: not only a famous musical, but also the key to our health. Researchers around the world are proving this more and more every day. Countless studies reveal just how powerful music is and how we can use it to improve our health and wellness. Sure, we all know that music can improve our mood. But research now shows that the benefits of music extend far beyond lifting our spirits. It can improve our workout endurance and better our sleep, help us manage stress and ease pain; music truly has a profound impact on our mind, body and soul. It's no wonder that music is becoming an integral component in treating various physical conditions, advancing child development and enhancing the health of people of all ages, everywhere.

### Music and the Patient

**"Music's the medicine of the mind."** —John A. Logan

The documentary "Alive Inside" shows the impact of music on patients in nursing homes. Film director Michael Rossato-Bennett spotlights the miraculous work of Dan Cohen, social worker and founder of the nonprofit organization Music & Memory, who creates personalized iPod playlists for individuals suffering from a variety of conditions, such as Alzheimer's and Multiple Sclerosis (MS). The film also features interviews with experts like well-known neurologist, Oliver Sacks (author of "Musicophilia:

Tales of Music and the Brain") and musician Bobby McFerrin ("Don't worry, be happy").

"Alive Inside" shows real-life accounts of how Cohen's personalized playlists energize and heal patients in nursing homes. As soon as the iPod earbuds are placed into the patient's ears, you witness a powerful transformation—a flood of memories and emotion, enhancement of speech and expression, happiness and nostalgia. Some able-bodied patients begin to dance; one woman with bipolar disorder and schizophrenia actually retires her walker after two years when she first listens to the music.

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**"One good thing about music, when it hits you, you feel no pain."**

—Bob Marley

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Cohen explains how the music is able to improve memory in individuals with dementia and Alzheimer's. "When we are young, music records itself in our motions and emotions. These are the last parts of the brain touched in Alzheimer's patients." He adds that for these patients, it's crucial that the music has meaning to them and

can be correlated with memories. "Music connects people with whom they have been and who they are."

Sacks suggests, "Music has more ability to activate more parts of the brain than any other stimulus."

**"One good thing about music, when it hits you, you feel no pain."** —Bob Marley

Even for those patients who didn't suffer from memory loss, music provided other benefits.

A nursing home recreational therapist featured in the film explains how she tried *everything* to stimulate her patient. "When we tried the iPod, it was amazing what happened. She started to move her feet."

The film showed how music allows people to express themselves again. One man with MS had been in the nursing home for eight years before he plugged into the iPod. As a long-time musician and instrument player, he had felt as though he was in "solitary confinement" before he tuned in. Since he's been given access to music, it's completely altered his disposition.

The film seeks to prove another important point: we have medicines to equalize patients—but there is no pill that does what music does. Dr. Bill Thomas reiterates this idea and states that we don't have anything to touch the hearts and souls of patients.

**"People haven't always been there for me, but music has."** —Taylor Swift

Tessa Shea, a mental health and substance abuse clinician at an inpatient detox facility for Vermont's



Howard Center, shares how music plays a role in patient treatment. "Music therapy is often used in both inpatient treatment centers and outpatient counseling to help treat and overcome addiction." Shea explains how music can have numerous benefits both physiologically and psychologically. "Music reduces stress and anxiety, enhances relaxation, encourages a more optimistic state of mind, alleviates feelings of loneliness and despair, helps treat depression, lowers blood pressure and helps to ease physical pain. These are all common symptoms that the clients we treat at our detox facility are struggling with."

Other research has shown the impact of music therapy on teenagers with cancer. Teens undergoing cancer treatment who participated in a hospital's music therapy program demonstrated better coping skills and more resilience when compared to a control group of patients who received audio books.

## Music and Your Child

***"Music gives a soul to the universe, wings to the mind, flight to the imagination and life to everything."*** —Plato

Have kids? You can use music to their advantage, too. In fact, it's no surprise that many consider music and arts as the 'building blocks' for child development; research has shown its impact on a child's attention and

learning, anxiety, mood, sleep and stress. How music actually affects the brain still remains only somewhat understood.

In November, the Journal of the American Academy of Child & Adolescent Psychiatry featured the University of Vermont Medical Center's James Hudziak, M.D. and David Rettew, M.D. for their scientific research examining brain scan data of 232 children without psychiatric illness between the ages 6 and 18. All subjects in the study received structural Magnetic Resonance Imaging (MRI) scans at up to three different time points, allowing the examiners to see how the thickness of the brain cortex changed with age. (Prior evidence has shown that the cortex thins as children age—a normal process related to more efficient brain functioning.) Further, they've linked a delayed thinning process in particular regions of the brain to clinical attention problems and Attention Deficit Hyperactivity Disorder (ADHD).

In addition to the MRI scans, the study measured the amount of musical training each child had received (an average of two years playing an instrument) to investigate whether this variable interacted with age in its association to cortical thickness.

The result? Musical training is indeed associated with more rapid cortical maturation across many brain areas. While they hypothesized that musical training may have beneficial effects on brain development for children whether or not they suffer from attention problems, they acknowledge more research is required to support musical training as effective treatment for attention disorders. The write up also cited El Sistema, a Venezuelan program that has afforded musical training and performance to millions of disadvantaged children in the U.S. and abroad. Studies on program participants have linked the program with causing significant improvements in dropout rates, employment and community involvement.

Dr. Hudziak, who has studied genetic influences on traits and abilities, points out a flaw in our society: we promote certain activities only for those children with innate abilities. Because of this, "only the great athletes compete, only the great musicians play and only the great singers sing," he says. Dr. Hudziak and his team hope that as research supporting the impact of these activities on measurable brain

development becomes more prevalent, so will their continued efforts in improving







local access to music training through research and mentorship programs.

Researchers have also put forward the theory that music classes make children more cooperative. A 2013 study by British researchers reported that preschoolers who sang and played instruments were 30 times more likely to help others in subsequent tasks that measured helpfulness and problem-solving abilities, in comparison with a control group of children who listened to a story. The American Academy of Pediatrics has also compiled research to show how music can help your children (and you). They suggest using musical cues to organize activities through correlating certain types of music with specific activities like studying, eating or bedtime.

## Music and YOU

With music becoming more commonly used to promote healing and enhance the quality of life for patients around the globe, it's clear that music is powerful—not only as treatment but as preventive care as well. People of all ages can use music to manage their health and wellness. Now let's talk about you. Of course, you may be able to apply the aforementioned research into improving your health, but here are a few steps that you can take to begin using music to better your health.

### Try singing, chanting or breathing exercises.

Friederike Keating, M.D. is a cardiologist at the University of Vermont Medical Center, where she also serves as Director of Nuclear Cardiology. She shares that listening

to music is beneficial for patients awaiting cardiac procedures, as they have less anxiety and procedure-associated pain.

Keating goes on to say that there are ways that we can use music to better our health. She points to interesting research on singing and heart rates. She explains, "Singing can slow the pulse, and so can slow breathing or chanting. It does so by activating the vagus nerve. Enhanced vagal activation has been associated with all kinds of beneficial heart effects. We use meds such as beta blockers in heart failure and in folks after heart attacks. They blunt the effects of adrenaline on the heart, and activating the vagus system has this blunting effect as well."

Keating notes that the chants of many different faiths and spiritual traditions are similar in length (around 10 seconds), and because of their length, they have a similar effect on pulse and pulse variability as described above.

In conclusion, Keating shares that while it's not a scientifically proven fact, she does believe that singing is beneficial to heart health.

Another study done by British researchers suggests that group singing makes people happy. In the study, 375 people who sang in a choir, sang alone or played on a sports team were surveyed for happiness. All of the activities were connected with better emotional health; however, people in choirs reported feeling the happiest. In comparison with the sports team players surveyed, the chorus members rated their groups as more meaningful in a social context and noted the physical act of synchrony as promoting feelings of unity.

**Listen to music when you work out.** Numerous studies have shown that music has a significant impact on our physical fitness, helping us to improve our motivation and performance.



"We all know that one of the best ways to prevent heart disease is to stay active and exercise," shares Keating. "Music really helps with that. It motivates and makes exercise pleasurable. Think Zumba®."

Keating encourages people to use music as a natural performance enhancer while exercising. She adds that there is research showing how it improves performance, such as times for runners.

**Find the right music.** Dr. Costas Karageorghis, deputy head of research at the School of Sport and Education at London's Brunel University has become an international guru in sports psychology. He is known for his research into the psychological, psychophysical and ergogenic effects of music and authoring of 65 peer-reviewed and 90 professional articles in sports and exercise psychology. Karageorghis supports the notion that music at the right tempo can help reduce the sense of exertion as well as boost motivation. He says the "sweet spot" for workout music is between 125 and 140 beats per minute when people aren't

trying to time their movements to the music. Previously, experts believed that the faster a person exercises, the faster the music tempo should be.

Other new studies have demonstrated that when you synchronize your movements to a musical beat, your body can handle more exertion. Such studies have shown treadmill walkers had greater stamina and cyclists required less oxygen

intake. Swimmers who listened to music during races finished faster than others who didn't.

The takeaway? Experiment with different tempos and types of music as well as synchronizing your movements with your music. In today's high-tech world, fitness tools and apps can help you achieve your best health. Smartphone applications go beyond tracking your running route to actually controlling your running. For instance, the Cruise Control application for iPhone adjusts your music in real time to keep you on track to hit your target pace, heart rate or cadence.

#### **Create special playlists.**

Finding the right music goes beyond identifying the tunes that will bring your fitness to the next level. Put music to the test in other settings to better understand its effects and recognize how those effects may differ from one song to the next. Plenty of research shows that music

can help to manage anxiety, but did you know that it could help lower your blood pressure, too? In 2010, The Journal of Hypertension featured a study where daily sessions of voluntary music-guided slow breathing resulted in significantly reduced blood pressure of subjects.

And who would have thought that music can actually boost your immunity? Experts in the field of neuroscience tested this theory

and found that music actually improves immunity through reducing stress hormone levels and igniting chemical responses that assist in fighting foreign invaders, such as viruses and unwanted bacteria. Researcher, Dr. Ronny Enk discovered that

listening to music for just under an hour could help change the number of antibodies in our physiological system. He explains, "Antibodies are secreted by our white blood cells which then attach to what are called B-cells, a specific type of cell that has an uncanny ability to search out and find foreign invaders and to remember them even once they are eradicated from the body so that they have no chance of depleting the system a second time." Enk states that antibodies, (also known as immunoglobulin), are necessary to fight everything from the latest H1N1 virus to the common cold.

Despite previous research that suggests we tend to prefer music that is "slightly novel but which keeps us in line with our cultural biases," Dr. Enk's research has also demonstrated that the type of music doesn't matter. As long as the listener enjoys it, he or she will build antibodies.

#### **Learn to play an instrument.**

No matter what age you are, it's not too late. Research has shown that music making improves immunity and increases the body's fighter cells (e.g. the

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**"Music can change the world because it can change people."**

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— Bono

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**"Music's the medicine of the mind."**

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- John A. Logan

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number of lymphocytes, T cells, CD4+ T cells, memory T cells and production of interferon-gamma and interleukin-6. This particular study showed that these effects are especially true for older adults.

Not sure which instrument to try? While there is a plethora of research that proves any music making can benefit your health, there have been targeted studies to illustrate the effects of specific instruments.

A study on group drumming resulted in increased dehydroepiandrosterone-to-cortisol ratios, increased natural killer cell activity and increased lymphokine-activated killer cell activity without alteration in plasma interleukin 2 or interferon-gamma, or in the Beck Anxiety Inventory and the Beck Depression Inventory II. All of this means that the body's immunity greatly improved in study participants.

A 2005 study was evidence that piano practice can lead to better organization of nerve fiber tracts. It also attributed piano practice as

the cause for an increased integrity of nerve fiber tracts—including the “pyramidal tract,” the tract that connects the brain and spinal cord and is essential for movement.

According to a study in the Journal of Neuroscience, the more years middle-aged and older adults spent playing musical instruments as children, the faster their brains responded to speech sounds during an experiment. A researcher from the University of Texas at Dallas, Michael Kilgard states, “Being a millisecond faster may not seem like much, but the brain is very sensitive to timing. A millisecond compounded over millions of neurons can make a real difference in the lives of older adults.”

**Put on some tunes while you eat.** In contrast to the belief that watching television or engaging in other distracting activities while we eat can lead to overindulging, researchers believe that certain mood music can actually help us to eat less. According to a Cornell study in the Journal of Psychological

Reports, when the American fast-food chain restaurant, Hardee's gave one of its restaurants a fine-dining makeover that included soft lighting and jazz, diners ate about 18 percent less and reported enjoying their food more.

***“Music can change the world because it can change people.”*** —Bono

Be open minded about what music can do for you and the people around you. Listening to your favorite music for only 30 minutes a day can have a considerable impact on your health—everything from improving your mood to increasing your production of nitric oxide (a gas that helps dilate blood vessels) to so much more. There truly are too many benefits to list. And while these discoveries are exciting, we are just beginning to uncover music's secrets. We encourage you to check out the vast amount of research out there and begin using music to better your life!





# Being a savvy health care consumer:

The fourth part of a four-part series

By Alan Cunningham

In the last issue, we covered the process of preparing for an appointment with a health care provider. We encouraged you to write down everything that you can, as it's the best way to keep a record of what happens before, during and after an appointment. We also reminded you to stay organized and ask the right questions in order to make the most of your time with a provider. Don't be afraid to ask any question, as you should use the time you have scheduled with your provider in a way that works best for you.

## After your appointment

What you do after your appointment is just as important as the preparation. By the beginning of the third week of every month, you should receive an Explanation of Benefits (EOB) in the mail containing information on any services you've received in the previous month. You can also view your EOBs within our secure Member Resource Center online at [www.bcbsvt.com/mrc](http://www.bcbsvt.com/mrc).

## What is an EOB?

First off, an EOB is not a bill, though many people mistake it as one. Your EOB will include what costs BCBSVT pays, what you pay and what services we don't cover and why. As we all know, health care coverage can be confusing, and the EOB is intended to clarify your coverage. Reviewing and double-checking your EOB against the services you've received is always a great first step. If the coding on your EOB doesn't specifically match the services



you've received, you can always check with the provider you visited, or call our customer service team at (800) 247-2583. Don't hesitate to give us a call if there seems to be any discrepancy in payment, either.

## Common issues

When we receive feedback about EOBs, it's often about the same issues. We'd like to clear some of them up. While there are message codes for each claim, there are also explanations of these codes on the last page of your EOB. We understand that codes can be confusing, so we encourage you to take advantage of these explanations.

The "Amount I Owe" section on your EOB reflects what your financial responsibilities are related to the particular claims on that EOB. If you've already paid a co-pay to your provider, we include this under "Amount I Owe" anyways, again to reflect what your responsibility is.

The term "surgery" covers anything that enters the body, including colonoscopies and even blood draws.

Page numbers can sometimes be confusing. For instance, you may see 3F and 3B. F stands for front, and B stands for back.

## Keep your records up to date

While your Primary Care Provider (PCP) may have your electronic medical records, it's always a good idea to keep your personal health care records up to date. If you see a specialist, be sure to let your PCP know right away. At the same time, record this information in your own personal records. Nobody knows more about your health and the health care you've received than you.



# Baked Oatmeal



Brought to you by Rosie's Restaurant in Middlebury

## Ingredients:

- $\frac{3}{4}$  cup canola oil
- 1 cup brown sugar
- $\frac{1}{4}$  cup Vermont maple syrup
- 3 eggs
- $1\frac{1}{2}$  cups milk
- $\frac{3}{4}$  teaspoon salt
- $1\frac{1}{2}$  tablespoons baking powder
- $4\frac{1}{2}$  cups quick-cook oatmeal
- $\frac{1}{2}$  tablespoon vanilla extract
- $\frac{1}{2}$  cup Craisins®
- 2 tablespoons brown sugar
- 1 teaspoon cinnamon

## Instructions:

1. Beat together the oil and sugar.
2. Add the eggs, maple syrup and the milk.
3. Mix the oatmeal, baking powder and salt together and add to the wet ingredients.
4. Mix in the Craisins® (or if you prefer you can use raisins) and the vanilla extract.
5. Pour all into casserole dish and top with the remaining brown sugar and cinnamon.
6. You can bake it immediately or place in the refrigerator and bake the next morning at 350° F for about 30 minutes or until firm.
7. Serve hot.



*Rosie's Restaurant in Middlebury holds a rich history. Bill Palmer opened Palmer's Dairy Bar sometime around 1962. With a small menu and seating for 26, the Dairy Bar expanded after 1970 with a small kitchen and dining room, increasing the seating capacity to 70. After a series of sales and facelifts, the restaurant was renamed Rosie's after one of the managers of the restaurant from the late 1970s. Kevin Cummings and his wife Marlene bought Rosie's in January of 1986, and have run the restaurant ever since. Kevin and Marlene also own and operate the Taco Bell in the Champlain Centre North Mall in Plattsburgh, and recently purchased the Jericho Café and Tavern in Jericho.*

Online:

[www.rosiesrestaurantvt.com](http://www.rosiesrestaurantvt.com)

Phone: (802) 388-7052







# BlueCross BlueShield of Vermont

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## Find the hidden symbol and win a prize

Just find the symbol shown at left hidden somewhere in this publication and send us a letter telling us where you found it. Use the address found on the mailing panel. We'll draw four lucky reader's names from the correct responses and each will receive a gift card Amazon.com or, in honor of the music feature article, winners may elect to receive a gift card to iTunes or a local music store of choice.

Last issue's hidden symbol (i.e. howling wolf) was hidden on page 7 next to "winter picnicking" in the column titled "Ways to get outside this winter." Thanks for playing and congrats to our winners: Juanita, Sandy, Ann, Robert and Silas!

**Special challenge:** Because of all the creative and unique responses (e.g. postcards, artwork, poems and notes) we've received over the years, we'll now present an additional winner with a gift card for the most creative entry for that issue's contest.

**Electronic option:** In an effort to be "green," we will accept your hidden symbol contest entry via email. Just email [hiddensymbol@bcbsvt.com](mailto:hiddensymbol@bcbsvt.com) and we'll number your entry and enter you into the drawing!



## Vigor®

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